

CLAIMS AMENDMENTS

Please amend Claims 1-3, 5-7, 9-11, 13-16, 24, 28, and 30. Following entry of the amendments in this Amendment, the pending claims in the present application read as follows:

1. (currently amended): A method of electronically presenting bills for at least one customer having an account from which funds may be drawn, comprising the steps of:

allowing a customer to subscribe to a bill presentment system for receiving electronic-based and paper-based bills for said customer;

notifying a plurality of billers that said customer has subscribed to said bill presentment system, said billers including electronic-based billers and paper-based billers;

(a) receiving at least one electronic bill for a said customer from at least one of said billers;

receiving at least one paper bill for said customer from at least one of said billers;

identifying the contents of said paper bill;

(b) scanning said at least one paper bill received for said customer to generate electronic image information;

identifying the type of bill;

(c) extracting billing information from said electronic image information, wherein the billing information is extracted using a predefined template; and

validating the extracted billing information generated from said scanned paper bill;
and

(d) presenting said at least one electronic bill and said extracted billing information representative of said at least one paper bill to said the customer.

2. (currently amended): The method of claim 1, further comprising the steps of:

removing unnecessary material from said received paper bill;
forwarding importance documents from said received paper bill to said customer;
(e) receiving a payment instruction from a said customer to pay a bill;
(f) drafting a payment on an account for the customer account; and
(g) sending the payment to the biller that originated the bill.

3. (currently amended): The method of claim 2, where step (f)of drafting a payment comprises the step of printing a physical check on said account.

4. (original): The method of claim 3, further comprising the step of printing a stored scanned image of a remittance stub.

5. (currently amended): The method of claim 2, where step (f)of drafting a payment comprises the step of submitting an electronic payment.

6. (currently amended): The method of claim 5, wherein step (f)of drafting a payment comprises the step of submitting an electronic payment using one of an automated clearing house network, a automated teller machine network, and a credit card network.

7. (currently amended): The method of claim 1, where step (b)of scanning further comprises the steps of:

extracting billing information from said electronic image information using optical character recognition, wherein the billing information is extracted using a predefined template for the type of bill identified; and
extracting an image of the payment remittance stub from said paper bill.

8. (original): The method of claim 1, further comprising the step of presenting an electronic image of a paper bill upon receipt of a request from the customer.

9. (currently amended): A method of electronically presenting and paying paper-based bills for at least one customer having an account from which funds may be drawn, comprising the steps of:

receiving and processing a paper bill for a customer;
identifying the contents of said paper bill;
(a)-scanning a said paper bill received for a said customer to generate electronic image information, wherein the type of bill is identified;
(b) automatically extracting billing information from said electronic image information using an optical character recognition process, wherein the billing information is extracted using a predefined template for the type of bill identified; and
validating the extracted billing information generated from said scanned paper bill;
extracting an image of the payment remittance stub from said paper bill;
and

(e) presenting said extracted billing information representative of said at least one paper bill to the customer.

10. (currently amended): The method of claim 9, wherein ~~step (b) comprises the steps of:~~

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(1) ~~identifying at~~ the type of bill is identified based upon unique numeric identifiers contained within said paper bill; ~~and~~

(2) ~~extracting billing information from zones that are pre-defined for~~
~~said type of bill.~~

11. (currently amended): The method of claim 9, further comprising the step of:

(d) printing a physical check on an account of the customer.

12. (original): The method of claim 11, further comprising the step of printing a stored scanned image of a remittance stub.

13. (currently amended): A method of electronically presenting and paying paper-based bills for at least one customer having an account from which funds may be drawn, comprising the steps of:

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receiving a paper bill for a customer;

identifying the contents of said paper bill;

(a) scanning a ~~said~~ paper bill received for a customer to generate electronic image information, wherein the type of bill is identified;

(b) extracting billing information from said electronic image information using an optical character recognition process, wherein the billing information is

extracted using a predefined template for the type of bill identified, wherein each type of bill has an associated template which contains zone information for locating the billing information;

validating the extracted billing information generated from said scanned paper bill;

extracting an image of a payment remittance stub from said paper bill;

(e)-storing a said scanned image of a said remittance stub for said paper bill;

presenting said extracted billing information representative of said paper bill to the customer;

(d)-receiving a payment instruction from a said customer to pay said paper bill; printing a paper check on an account of the customer; and

(e)-printing said stored scanned image of said remittance stub for said paper bill.

14. (currently amended): The method of claim 13, wherein step (b)extracting billing information is performed automatically.

15. (currently amended): The method of claim 14, wherein step (b)extracting billing information comprises the steps of:

(1)-identifying a type of bill based upon unique numeric identifiers contained within said paper bill; and

(2) extracting billing information from zones that are pre-defined for said type of bill.

16. (currently amended): A system for electronically presenting and paying bills for at least one customer having an account from which funds may be drawn, comprising:

means for allowing a customer to subscribe to a bill presentment system for receiving electronic and paper-based bills for said customer;

means for notifying a plurality of billers that said customer has subscribed to said bill presentment system, said billers includes electronic-based billers and paper-based billers;

means for receiving at least one electronic bill for said customer;

means for receiving at least one paper-based bill for said customer from at least one of said billers;

means for scanning said at least one paper bill received for a said customer to generate electronic image information;

means for extracting billing information from said electronic image information; and

means for validating the extracted billing information generated from said scanned paper bill; and

means for transmitting information that enables a said customer to view at least one electronic bill and said extracted billing information representative of said at least one paper bill to the said customer.

17. (original): The system of claim 16, further comprising:
means for receiving a payment instruction from a said customer to pay a
bill;
means for drafting a payment on an account for the customer; and
means for sending the payment to the billing that originated the bill.

18. (original): The system of claim 17, wherein said means for drafting comprises
means for printing a physical check on said account.

19. (original): The system of claim 18, wherein said means for printing also prints a
stored scanned image of a remittance stub.

20. (original): The system of claim 17, wherein said means for drafting comprises
means for submitting an electronic payment.

21. (previously amended): The system of claim 20, wherein said means for submitting
submits an electronic payment using one of an automated clearing house network, a
automated teller machine network, and a credit card network.

22. (original): The system of claim 16, wherein said means for extracting extracts
billing information from said electronic image information using optical character
recognition.

23. (original): The system of claim 16, wherein said means for transmitting
transmits an electronic image of a paper bill upon receipt of a request from the customer.

24. (currently amended): A system for electronically presenting and paying paper-based bills for at least one customer having an account from which funds may be drawn, comprising:

means for receiving a paper bill for a customer;

means for scanning a paper bill received for a said customer to generate electronic image information;

means for identifying the type of bill;

means for extracting billing information from said electronic image information using optical character recognition, wherein the billing information is extracted using a predefined template for the type of bill identified; and

means for validating the extracted billing information generated from said scanned paper bill; and

means for transmitting said extracted billing information representative of said at least one paper bill to the said customer.

25. (original): The system of claim 24, wherein said means for extracting comprises:

means for identifying a type of bill based upon unique numeric identifiers contained within said paper bill; and

means for extracting billing information from zones that are pre-defined for said type of bill.

26. (original): The system of claim 24, further comprising means for printing a physical check on an account of the customer.

27. (original): The system of claim 26, wherein said means for printing also prints a stored scanned image of a remittance stub.

28. (currently amended): A system for electronically presenting and paying paper-based bills for at least one customer having an account from which funds may be drawn, comprising:

means for receiving a paper bill for a customer;

means for scanning a paper bill received for a said customer to generate electronic image information;

means for identifying the type of bill;

means for extracting billing information from said electronic image information using an optical character recognition process, wherein the billing information is extracted using a predefined template for the type of bill identified, wherein each type of bill has an associated template which contains zone information for locating the billing information;

means for extracting an image of a payment remittance stub from said paper bill;

means for validating the extracted billing information generated from said scanned paper bill;

means for storing a scanned image of a said remittance stub for said paper bill;

means for transmitting said extracted billing information representative of said paper bill to the customer;

means for receiving a payment instruction from a said customer to pay said paper bill; and

means for printing a paper check on an account of the customer and said stored scanned image of said remittance stub for said paper bill.

29. (original): The system of claim 28, wherein said means for extracting operates automatically.

30. (currently amended): The system of claim 29, wherein said means for extracting comprises:

means for identifying a type of bill based upon unique numeric identifiers contained within said paper bill; and

~~means for extracting billing information from zones that are pre-defined for said type of bill.~~